

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

|                           |   |                   |
|---------------------------|---|-------------------|
| In re: KIRK, JOHN MICHAEL | § | Case No. 09-24097 |
|                           | § |                   |
| KIRK, MICHAEL             | § |                   |
| Debtor(s)                 | § |                   |

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHN E. GIERUM, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court  
Dirksen Federal Courthouse  
219 S Dearborn Street, 7th Floor  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

A hearing on the fee applications and any objections to the Final Report will be held at 1:30 pm on August 22, 2014 in Courtroom A, Lake County Courthouse, North Branch Court  
1792 Nicole Lane  
Round Lake Beach, IL 60073.

Date Mailed: 07/16/2014

By: /s/JOHN E. GIERUM  
Trustee

JOHN E. GIERUM  
SUITE 1015  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018  
(847) 318-9130

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: KIRK, JOHN MICHAEL § Case No. 09-24097  
 KIRK, MICHAEL §  
 Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 25,001.33  
*and approved disbursements of* \$ 11,362.10  
*leaving a balance on hand of* <sup>1</sup> \$ 13,639.23

**Balance on hand:** \$ 13,639.23

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None      |          |                |                         |                          |                  |

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 13,639.23

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant   | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee, Fees - JOHN E. GIERUM                                 | 3,250.13        | 0.00                     | 3,250.13         |
| Accountant for Trustee, Fees - Lois West, Popowcer Katter Ltd. | 931.00          | 0.00                     | 931.00           |

Total to be paid for chapter 7 administration expenses: \$ 4,181.13

Remaining balance: \$ 9,458.10

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments<br>to Date | Proposed<br>Payment |
|------------------|-----------------|-----------------------------|---------------------|
| None             |                 |                             |                     |

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 9,458.10

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$5,546.88 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No | Claimant                       | Allowed Amount<br>of Claim | Interim Payments<br>to Date | Proposed<br>Payment |
|----------|--------------------------------|----------------------------|-----------------------------|---------------------|
| 4P       | Illinois Department of Revenue | 1,270.34                   | 0.00                        | 1,270.34            |
| 13P      | Department of the Treasury     | 4,276.54                   | 0.00                        | 4,276.54            |

Total to be paid for priority claims: \$ 5,546.88

Remaining balance: \$ 3,911.22

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 238,459.96 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No | Claimant   | Allowed Amount<br>of Claim | Interim Payments<br>to Date | Proposed<br>Payment |
|----------|--|----------------------------|-----------------------------|---------------------|
| 1        | DISCOVER BANK                                      | 12,175.35                  | 0.00                        | 199.70              |
| 2        | Seyfarth Shaw, LLP                                 | 84,428.63                  | 0.00                        | 1,384.80            |
| 3        | American Express Centurion Bank                    | 23,508.96                  | 0.00                        | 385.59              |
| 4U       | Illinois Department of Revenue                     | 482.32                     | 0.00                        | 7.91                |
| 5        | Us Dept Of Education                               | 25,463.41                  | 0.00                        | 417.65              |
| 6        | Us Dept Of Education                               | 14,941.18                  | 0.00                        | 245.07              |
| 7        | Us Dept Of Education                               | 10,247.58                  | 0.00                        | 168.08              |
| 8        | PYOD LLC its successors and assigns as assignee of | 12,885.74                  | 0.00                        | 211.35              |
| 9        | PYOD LLC its successors and assigns as             | 19,204.92                  | 0.00                        | 315.00              |

|     |                                       |           |      |        |
|-----|---------------------------------------|-----------|------|--------|
| 10  | Midland Funding LLC                   | 3,676.96  | 0.00 | 60.31  |
| 11  | Fia Card Services, NA/Bank of America | 28,415.89 | 0.00 | 466.08 |
| 13U | Department of the Treasury            | 3,029.02  | 0.00 | 49.68  |

Total to be paid for timely general unsecured claims: \$ 3,911.22

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM  
SUITE 1015  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018  
(847) 318-9130

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 John Michael Kirk  
 Debtor

Case No. 09-24097-ABG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: gbeemster  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Jul 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2014.

db  
 14119617 +John Michael Kirk, 1390 W. Everett Road, Lake Forest, IL 60045-2610  
 14119618 +Alvarado Pathology Associates, PO Box 15038, San Diego, CA 92175-5038  
 14119618 +American Express, P.O. Box 0001, Los Angeles, CA 90096-8000  
 14877621 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701  
 14119619 +Bank Of America, Attn: Bankruptcy NC4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012  
 14119620 +Base, Inc., PO Box 1372, Skokie, IL 60076-8372  
 14119621 +Bella Maria Rappaport, 900 North Shore Drive, Suite 151, Lake Bluff, IL 60044-2225  
 14119622 +Bertucci & Bertucci, P.C., 1401 N. Western Ave., Suite 101, Lake Forest, IL 60045-1272  
 14119623 +CBCS, PO Box 2334, Columbus, OH 43216-2334  
 14119624 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 14119625 +Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 14215655 CitiMortgage, Inc., 1000 Technology Drive, O Fallon, Missouri 63368-2240  
 14119627 First American Bank, 4949 Old Orchard, Skokie, IL 60077  
 14119629 +ICS, PO Box 1010, Tinley Park, IL 60477-9110  
 14119630 ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338, CHICAGO IL 60664-0338  
 (address filed with court: Illinois Department of Revenue, Willard Ice Building,  
 101 West Jefferson Street, Springfield, IL 62702)  
 14926404 Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338  
 14119635 +Lake Forest Hospital, 660 N. Westmoreland Road, Lake Forest, IL 60045-1696  
 14119637 +Medical Business Bureau, Inc., 1175 Devin Drive, Suite 173, Muskegon, MI 49441-6079  
 19931742 Midland Funding LLC, By its authorized agent Recoser, LLC, 25 SE 2nd Ave, Suite 1120,  
 Miami, FL 33131-1605  
 14119638 +Mulit-Maintenance Cleaning and Rest, 33295 N. Lake Shore Drive, Grayslake, IL 60030-1701  
 14119639 +North Shore Cardiologists, 2151 Waukegan, Suite 100, Bannockburn, IL 60015-1885  
 14119640 +Peoples Gas, C/O Bankruptcy Department, 130 E. Randolph Drive, Chicago, IL 60601-6302  
 14119641 +R. Tracy Durrett, DDS, 1400 N. Western Ave., Lake Forest, IL 60045-5405  
 14119642 +Seyearth Shaw, LLP, 131 S. Dearborn, Suite 2400, Chicago, IL 60603-5863  
 14119643 +The Mosiac Financial Group, LLC, 330 N. Wabash, Suite 1650, Chicago, IL 60611-7769  
 14119644 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501  
 14119645 +United Collection Bureau, 4100 Horizons Drive, Suite 101, Columbus, OH 43220-5283  
 14119646 +Us Dept Of Education, Direct Loan Servicing Center, PO Box 5609, Greenville, TX 75403-5609  
 14119647 +Van Ru Credit Corporation, PO Box 1018, Park Ridge, IL 60068-7018  
 14119648 +Y.V. Yong M.D., Inc., 1675 Morena Blvd., #202, San Diego, CA 92110-3703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14828155 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 18 2014 01:19:16 DISCOVER BANK,  
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
 14119626 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 18 2014 01:19:16 Discover Fin,  
 Attention: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025  
 15160026 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 18 2014 01:22:01  
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 15069774 +E-mail/PDF: rmscedi@recoverycorp.com Jul 18 2014 01:21:51 GE Money Bank dba EMPIRE/GEMB,  
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14119628 +E-mail/PDF: gecsed@recoverycorp.com Jul 18 2014 01:21:44 GEMB / HH Gregg,  
 Attention: Bankruptcy, PO Box 103106, Roswell, GA 30076-9106  
 14119632 E-mail/Text: cio.bncmail@irs.gov Jul 18 2014 01:12:31 Department of the Treasury,  
 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114  
 14119631 E-mail/Text: cio.bncmail@irs.gov Jul 18 2014 01:12:31 IRS, PO Box 21126,  
 Philadelphia, PA 19114  
 14981311 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 18 2014 01:18:22  
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008  
 19931743 E-mail/PDF: rmscedi@recoverycorp.com Jul 18 2014 01:18:33  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Phillip A. Martin, Fultz Maddox hovious & Dickens,  
 14119616 Abn Amro Mortgage Grou, C/O Codilis & Associates  
 14119633 ##+Janet Kirk, 210 E. Witchwood Lane, Lake Bluff, IL 60044-2745  
 14119634 ##+John D. Colbert & Associates, 4000 N. Lincoln Ave., Suite 201, Chicago, IL 60618-3010  
 14119636 ##+Lake Forest Medical Associates, 800 Westmoreland Road, Suite 100,  
 Lake Forest, IL 60045-1671

TOTALS: 2, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: gbeemster  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Jul 17, 2014

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2014 at the address(es) listed below:

Andrew G Youra on behalf of Debtor John Michael Kirk ayoura@gmail.com, bdohsel17@gmail.com  
John E Gierum on behalf of Trustee John E Gierum jgierum@7trustee.net, IL25@ecfcbis.com  
John E Gierum jgierum@7trustee.net, IL25@ecfcbis.com  
John E Gierum on behalf of Accountant Lois West jgierum@7trustee.net, IL25@ecfcbis.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Steven R Rappin on behalf of Creditor CitiMortgage, Inc. dolswang@hrolaw.com,  
rarredondo@hrolaw.com

TOTAL: 6